

# Town of Harpswell

P.O. Box 39

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## **SPECIAL NOTICE: FEMA's Proposed Map Changes May Affect You**

The Federal Emergency Management Agency (FEMA) is updating its current Flood Insurance Rate Maps (FIRM), and new base flood elevations and risk zones have been proposed for Cumberland County communities, including Harpswell. Some properties located in coastal areas are being newly mapped into higher risk flood zones. A property owner in this situation may be affected in multiple ways, including, but not limited to, flood insurance requirements, limitations on land use activities and the elimination of previously approved Letter of Map Changes (LOMC).

Attached is a press release issued by South Portland that contains helpful information regarding flood insurance and a Harpswell Floodplain Ordinance. We encourage you to review the maps in the Code Office and the attached information to become better informed on how the proposed FEMA map changes affect you. The main changes in the proposed maps are:

1. Increase in Base Flood Elevations (BFE). This means if your property was in a zone with a BFE of 10-feet that construction had to be at least 1-foot above the BFE. If your new zone proposes a BFE of 20-feet then construction will now be required to be at 21-feet.
2. A change in zone from an A zone to a V zone increases the difficulty of construction.

Attached are decision trees that may be useful in determining how a change in your zone or BFE will affect your ability to build or re-build.

Additional useful information is available through the following websites or phone contacts:

[www.floodsmart.gov](http://www.floodsmart.gov)

1-877-336-2627 FEMA Map Assistance Center

[www.floodmaps.fema.gov](http://www.floodmaps.fema.gov)

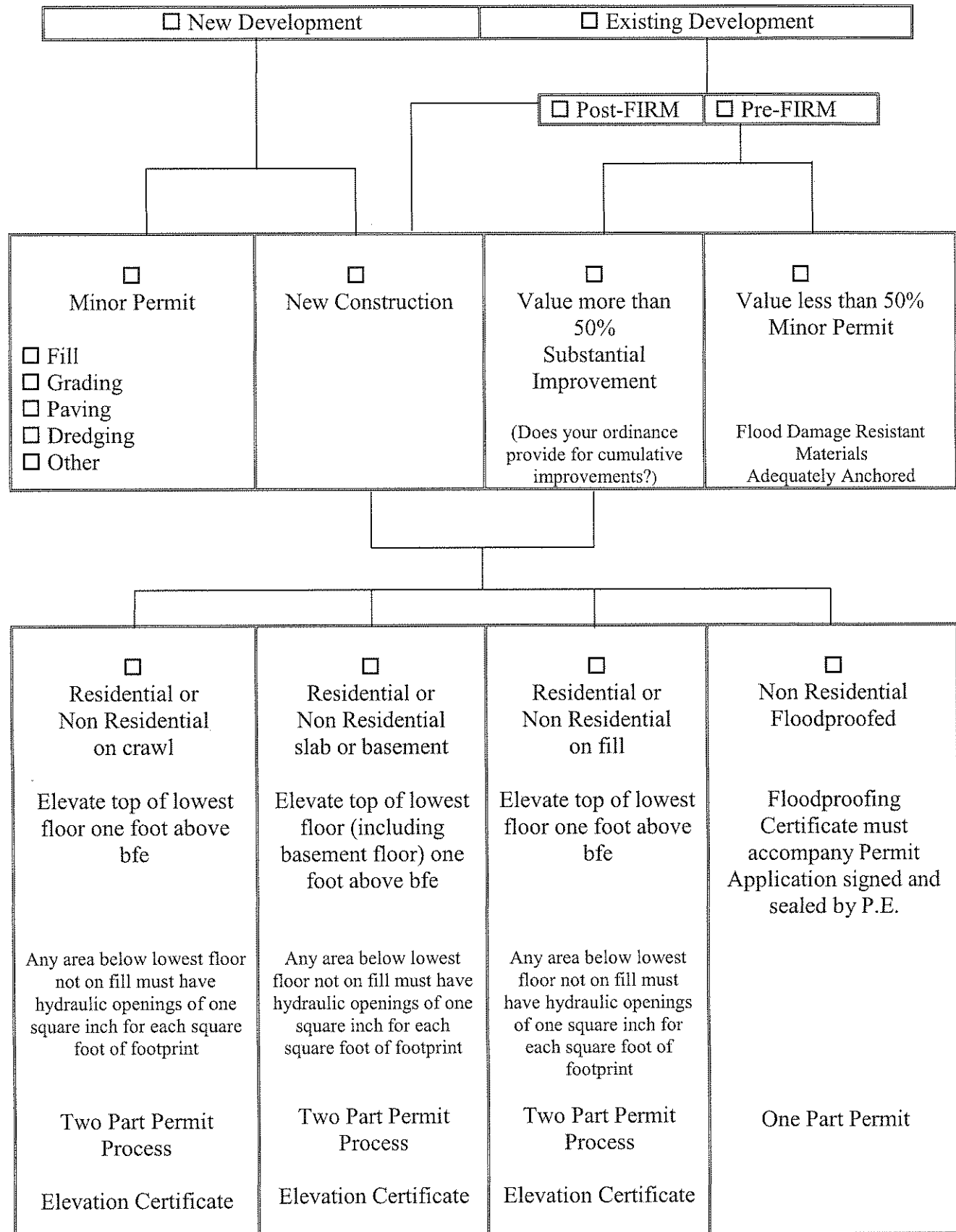
[www.maine.gov/spo/flood/](http://www.maine.gov/spo/flood/)

The 90-day appeal and comment period began on August 20, 2009 and ends on November 18, 2009, after which the maps will likely take effect. If you wish to appeal or comment on the FEMA designation for your property, you are expected to submit technical data and information to the Harpswell Code Enforcement Officer prior to November 18 who in turn will provide it to FEMA on your behalf.

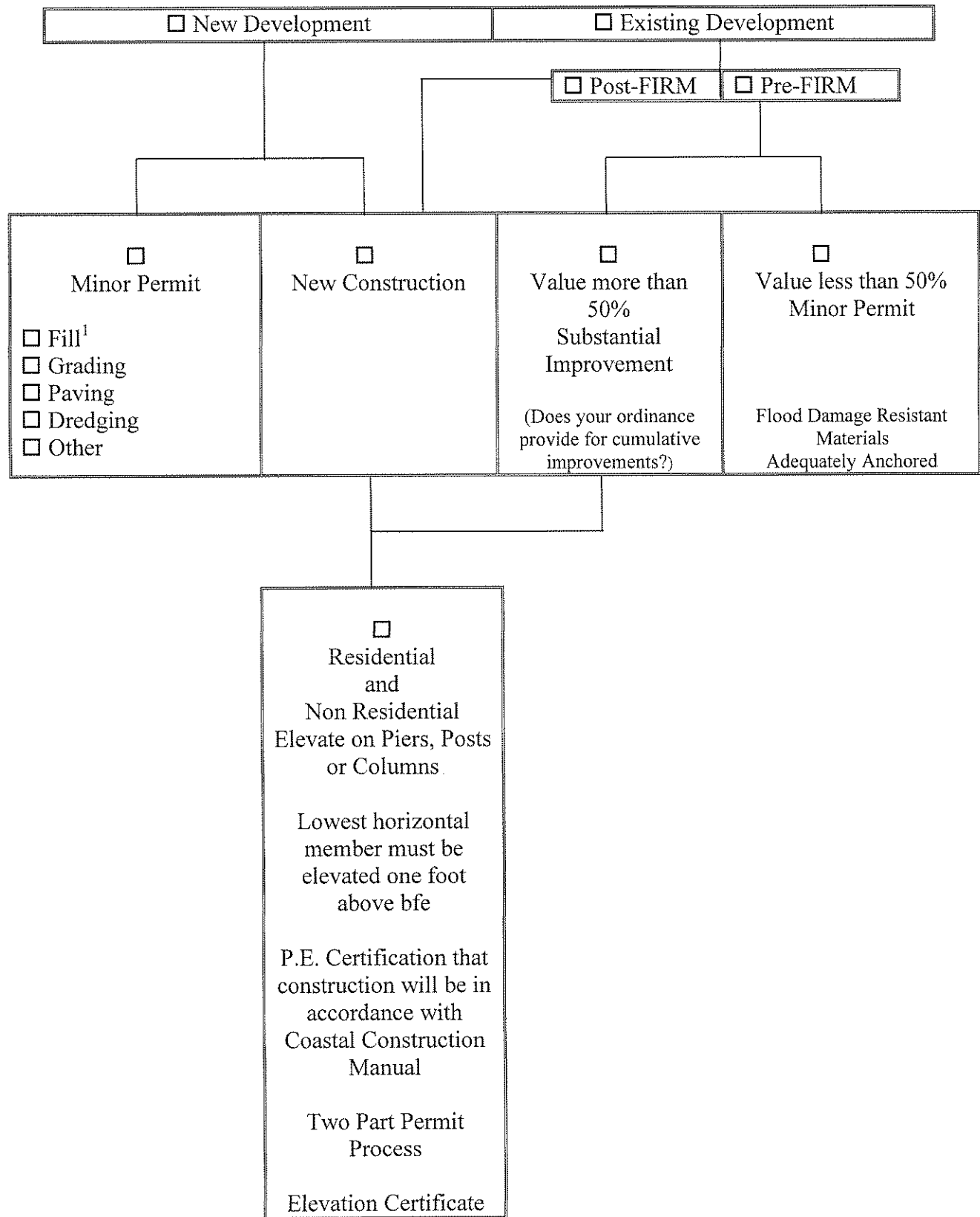
FEMA representatives are expected to speak with the Board of Selectmen sometime in October. Once scheduled, the meeting will be posted at the Town Office and on the Town's website at [www.harpswell.maine.gov](http://www.harpswell.maine.gov). Please stay informed of the meeting date and plan to attend.

Town of Harpswell

## A, A1-30, AE and AH Zones [Not in Floodway]



## V1-30 and VE Zones



<sup>1</sup> Not for construction of a walled and roofed structure.

**Press Release**  
**For Immediate Release**  
**9-4-09**

## **Property Owners Must Act Now to Get Lower Flood Insurance Rates**

The Federal Emergency Management Agency (FEMA) is updating its current Flood Insurance Rate Maps (FIRM), and new base flood elevations and risk zones have been proposed for Cumberland County communities, including South Portland. Some properties located in coastal or stream areas are being newly mapped into higher risk flood zones known as Special Flood Hazard Areas. A property owner in this situation who has a mortgage from a federally-regulated lender must, under federal law, obtain flood insurance when the flood maps become effective.

The new maps are still in a preliminary phase and are not yet effective, which means that property owners can take advantage of cost-saving options that allow them to “grandfather” in at their current, lower risk zone and pay a lower rate for flood insurance. For example, if the policy is obtained before the preliminary maps become effective, a residential structure obtaining the maximum amount of flood insurance coverage available from the National Flood Insurance Program (NFIP)— \$250,000 on the building and \$100,000 on contents—may qualify for a Preferred Risk Policy that costs \$388 for the first year.

Upon renewal of the policy, and based on October, 2009 rates, the annual cost would be about \$1,808. However, if the same property owner waits until after the deadline—expected to be August, 2010—and gets the bank notice about the need to get flood insurance, the rate would be about \$3,062 in a high risk flood area known as an A or AE Zone on the Flood Insurance Rate Maps, and about \$6,843 if the high risk flood area is a Coastal High Hazard Area known as V or VE-Zone on the Flood Insurance Rate Maps. The details can be complicated, so affected property owners should contact their local insurance agent for more information.

As a first step, South Portland property owners with land that abuts or is near the coast or streams should review the new maps to see what flood zone, if any, their property is in and what the base flood elevation is for that zone. The maps are available for viewing at the South Portland Planning & Development Department, 62 E Street, between 8:00 AM and 4:30 PM, Monday through Friday. For consultations about the flood mapping, please make an appointment with Steve Puleo, Community Planner, at 767-7648.

Property owners also need to be aware that there is an appeal period regarding the accuracy of the FEMA mapping that will run until the middle of November. An appeal must be based on scientific or technical information presenting a different base flood elevation. Appeals should be sent to Steve Puleo at the Planning Department who will then forward them to FEMA. The deadline for the City to submit appeals to FEMA is November 18, 2009.

Due to the fact that the proposed mapping alters substantial portions of the South Portland waterfront from Bug Light to the Casco Bay Bridge to the highest risk special flood hazard area—the Velocity Zone, so named for the expectation of extra damage from wave action—and due to the significant proposed changes in base flood elevations, particularly in coastal areas near Cape Elizabeth, the South Portland City Manager, James Gailey, has joined with Portland in commissioning the services of the respected engineer and geologist, Robert Gerber, to review FEMA’s wave modeling. Mr. Gerber is developing a two-dimensional wave model for Portland Harbor

that will be more scientifically accurate than FEMA's one-dimensional model and, it is hoped, will provide the basis for a joint Portland/South Portland appeal to FEMA of the proposed mapping.

Although a municipal appeal is in the works, its chance of success is uncertain, and South Portland property owners should act now to learn about the FEMA mapping updates and the insurance and other implications. In addition to the South Portland Planning staff, useful information is available from FEMA by calling their Map Assistance Center toll free at 1-877-336-2627 or by visiting the NFIP web site at [www.floodsmart.gov](http://www.floodsmart.gov).

Submitted by:  
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